From:

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Sent:

Saturday, September 19, 2015 10:50 AM

To:

EBSA, E-ORI - EBSA

Subject:

RIN 1210-AB32 Comments

As I understand this proposed rule, options buying/selling would be banned in self directed IRA accounts. No rule that would ban the use of options in self directed IRA accounts for the following reasons:

- 1. Options are a valuable and important part of investing or hedging positions in ANY account if an owner decides to use them for such. To remove this ability from individual's discretion will greatly hamper their ability to provide good returns on their accounts.
- 2. Generally speaking, individuals who choose to establish self directed accounts are big boys and girls who are quite capable of deciding what is best to do with those accounts and don't need the government to butt in to those decisions.
- 3. Similar to number (2), it is time the government realizes that individuals do not need them to stick their noses into processes that should be left up to individual account owners to make intelligent decisions as to whether they should utilize those processes in their investing. Intelligent decisions that those owners are quite capable of making.

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